

EXHIBIT 6

Audino, et al. v. JPMorgan Chase Bank, N.A.
Settlement Administrator
P.O. Box XXXX
Louisville, KY 40233-5000

POSTAGE

Address Block

Important Notice About FHA
Mortgage Pre-Payment Settlement

**If You Prepaid an FHA-Insured
Loan With Chase on a Day Other
Than the First of the Month and Paid
Post-Payment Interest, You May Be
Eligible For a Payment from a Class
Action Settlement.**

***THIS NOTICE MAY AFFECT YOUR LEGAL RIGHTS.
PLEASE READ IT CAREFULLY.***

**This is an official court notice from the United States
District Court for the Southern District of Iowa,
Audino, et al. v. JPMorgan Chase Bank, N.A.,
Case No. 4:16-cv-00631-SMR-HCA**

A class action settlement has been reached in a case about interest JPMorgan Chase Bank, N.A. (“Chase”) collected on FHA-insured loans paid off early for which Chase was mortgagee or servicer. The lawsuit, *Audino, et al. v. JPMorgan Chase Bank, N.A.*, is pending in the United States District Court for the Southern District of Iowa (the “Court”) and alleges that Chase breached the promissory notes underlying the class’s FHA-insured home loans when it collected post-payment interest (*i.e.*, interest for the remainder of the month during which the loan was paid off) without providing certain disclosures to borrowers who made a pre-payment inquiry, request for payoff figures, or tender of prepayment.

Please go to www.AudinoSettlement.com to obtain more information about the Settlement and to see the Settlement Agreement.

Why am I being contacted? Chase’s records show that you may be a Class member. With some limited exceptions, the Class includes all persons who had an FHA-Insured Loan for which (i) the FHA-Insured Loan was closed before January 21, 2015; (ii) Chase or its predecessor was the mortgagee or servicer as of the date the total amount due on the FHA-Insured Loan was brought to zero; (iii) Chase collected Post-Payment Interest on the FHA-Insured Loan during the applicable Limitations Period; and (iv) the total amount due on the FHA-Insured Loan was brought to zero on or after July 5, 2009, and on or before March 30, 2018.

What are the Settlement terms? Chase has agreed to deposit \$11,220,000 into an escrow fund for Settlement Class Member distributions, settlement expenses, attorneys’ fees and expenses, and class representative service awards.

How much will my Settlement payment be? If you do not exclude yourself from the Settlement, you will *automatically* receive a check. Each Settlement Class Member will receive at least \$5. If you paid more than \$50 in Post-Payment Interest, you will receive an increased payment, based on how much you paid in Post-Payment Interest as compared to other Settlement Class Members. For more information about the Settlement calculation and payment distribution process, please go to the website above.

Your Rights May Be Affected. If you do not exclude yourself from the Settlement, you will be bound by the terms of the Settlement Agreement, including its Releases. If you do not want to be legally bound, you must ask (in writing) to be excluded from the Settlement class by **[date]**. If you stay in the Settlement Class, you may object to the settlement (in writing) by **[date]**. The Court will hold a final approval hearing to consider whether to approve the Settlement, a request for attorneys’ fees and expenses, and Class Representatives’ service awards. You can appear at the hearing, but you do not have to. You can hire your own attorney, at your own expense, to appear or speak for you at the hearing. Visit the website to learn more about how to exclude yourself from or object to the Settlement.

When will the hearing be held to determine approval of the Settlement, and where? The Court will schedule the final approval hearing to take place at 123 East Walnut Street, Des Moines, IA 50309. Once the date and time are determined, it will be available on the website.

Whom do I contact with questions? The Court appointed the law firms of Paul LLP (Ashlea Schwarz at 816-984-8100), Rouse Law PC (Sam Rouse at 515-223-9000), and Gibbs Law Group LLP (Eric Gibbs at 510-350-9700) as Class Counsel, and you may contact them with questions.

Please do NOT contact Chase with questions about this lawsuit or the proposed Settlement.